

Neida I. Vega
No: 17 BK 3283-LTS
Num: Claim: 165203



May 10th, 2017

To whom it may concern:

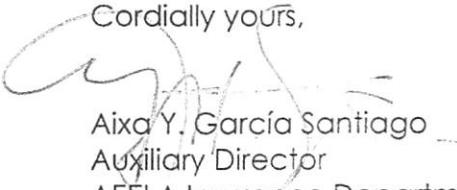
I hereby certify in the name of the Commonwealth of Puerto Rico Employees Association (AEELA) that we issued a life insurance policy back in November, 1980 on the First Category, as requested by Neida I. Vega Figueroa. The Policy is registered nowadays by the following number: 318825.

The insurance in the aforementioned case is governed by local statutes since 1921. Act 52, Act 133 and nowadays Act 9-2013, had statute this benefit. The applicable provisions of the statute call for a fixed monthly contribution (\$7.00) by the insured member. It is deducted from her monthly pension. Nevertheless, the insured amount (coverage) is variable and it is established annually on the basis of actuarial studies by the Delegates Assembly of the Commonwealth of Puerto Rico Employees Association. The current value of the coverage until June 30th 2017 is \$4,654.00.

According to the mentioned statute, the insured amount can not be paid until the insured's death. It does not have any cash surrender value and the coverage will be pay to Mrs. Vega designated beneficiaries, upon her death. The Commonwealth of Puerto Rico Employees Association has not paid or will pay any cash value or dividends to the insured beneficiaries.

We certainly expect that the above information correspond your request. If you have any further questions, please do not hesitate to contact us at 1-787-641-4030 or 1-787-641-4031.

Cordially yours,


Aixa Y. García Santiago
Auxiliary Director
AEELA Insurance Department

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